| Electronic Acknowledgement Receipt |  |  |  |  |  |
|------------------------------------|--|--|--|--|--|
| EFS ID:                            | 1200848  |  |  |  |  |
| Application Number:                | 09775278   |  |  |  |  |
| Confirmation Number:               | 8276   |  |  |  |  |
| Title of Invention:                | Method and apparatus for improving the loss ratio on an insurance program book |  |  |  |  |
| First Named Inventor:              | David R. Sturgis   |  |  |  |  |
| Customer Number:                   | 22920  |  |  |  |  |
| Filer:                             | Seth M. Nehrbass/Charles C. Garvey, Jr.  |  |  |  |  |
| Filer Authorized By:               | Seth M. Nehrbass   |  |  |  |  |
| Attorney Docket Number:            | A99285US (98222.1)   |  |  |  |  |
| Receipt Date:                      | 14-SEP-2006  |  |  |  |  |
| Filing Date:                       | 01-FEB-2001  |  |  |  |  |
| Time Stamp:                        | 16:07:13   |  |  |  |  |
| Application Type:                  | Utility  |  |  |  |  |
| International Application Number:  |  |  |  |  |  |

## Payment information:

Submitted with Payment no

## File Listing:

| Document<br>Number | Document Description | File Name        | File Size(Bytes) | Multi<br>Part | Pages |
|--------------------|----------------------|------------------|------------------|---------------|-------|
| 1                  |                      | 98222-1-RES2.pdf | 59355            | yes           | 12    |

|           | Multipart Description                            |       |     |  |  |  |
|-----------|--|-------|-----|--|--|--|
|           | Doc Desc   | Start | End |  |  |  |
|           | Supplemental Response or Supplemental Amendment  | 1     | 1   |  |  |  |
|           | Claims   | 2     | 11  |  |  |  |
|           | Applicant Arguments/Remarks Made in an Amendment | 12    | 12  |  |  |  |
| Warnings: | Varnings:  |       |     |  |  |  |

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59355

Multinest Description

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## New Applications Under 35 U.S.C. 111

Information:

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.